

MISSION CITY FEDERAL CREDIT UNION

1391 Franklin Street
Santa Clara, CA 95050
(408) 244-5818

SCHEDULE OF FEES

This Schedule of Fees for all Accounts sets forth certain conditions, fees and charges applicable to your Share, Share Draft, ATM Card, Visa® Debit Card, Visa® Credit Card and Loan accounts at Mission City Federal Credit Union. This schedule is incorporated as part of your account agreement with Mission City Federal Credit Union. The Credit Union reserves the right to revise these fees or impose additional charges at any time. Should such changes occur, affected members will be notified. All fees and changes associated with the Credit Union's credit card and lending are disclosed in full at the time of application.

EFFECTIVE SEPTEMBER 1, 2024

GENERAL FEES

Account Research Fee	\$20.00 per hour
Outgoing Domestic Wire Transfer Fee	\$15.00
Outgoing International Wire Transfer Fee	\$30.00
Stop Payment Order (per Item or Range).....	\$10.00
Stop Payment Order (Corporate Check).....	\$10.00
Stop Payment Order (ACH debit).....	\$10.00
Money Order Purchase.....	\$1.25 per item
Cashier's Check.....	\$5.00 per item
Corporate Checks ¹ (Per Item).....	\$5.00
Statement Photocopy.....	\$2.00 per page
Paper Statement Fee.....	\$2.00
Return Mail Fee ²	\$10.00 per envelope
Escheat Account Reporting Fee	\$2.00
Subpoena/Legal Research	\$10.00 per hour
Tax Levy.....	\$15.00 per levy
Foreign Item ³ (Not in U.S. Dollars).....	\$30.00
Returned Deposited Item.....	\$20.00
Notary ⁴	\$15.00 per signature
Non-Sufficient Funds (NSF) Fee ⁵	\$20.00
Courtesy Pay Fee ⁵	\$20.00
DMV Title Transfer.....	\$15.00
DMV Lost Title Request.....	\$15.00
Demand Request.....	\$30.00

1 1 free per day.

2 Failure to notify of address change.

3 Check Held for Collection.

4 Fee waived with an active checking account.

5 For share drafts, ACH debits and ATM transactions.

Non-Sufficient Funds Fee for ATM transactions will only apply if the Credit Union has member's affirmative consent (opt-in) on file. Maximum 3 fees per day.

Reconveyance	\$45.00
Consumer Loan Rate Modification	\$100
2nd Mortgage Subordination	\$300
Loan Extension Agreement.....	\$50.00
Real Estate Loan Rate Modification	\$1,000
Car Fax Report ⁶	\$15.00
Skip-a-Pay Fee ⁷	\$20.00

REGULAR SHARE ACCOUNT

Regular Share Account Inactivity Fee	\$5.00
<i>(After 12 months of inactivity in member's account and an aggregate balance of less than \$100).</i>	

DIVIDEND CHECKING ACCOUNTS

Minimum Balance Fee for Dividend Bearing Account Only	\$3.00
<i>(If monthly average daily balance is below \$300)</i>	

YIELD PLUS CHECKING ACCOUNTS

Minimum Balance Fee	\$7.00
<i>(Below average daily balance of \$100)</i>	

ATM CARD AND VISA® DEBIT CARD

ATM Adjustment Fee	\$6.00
Replacement of Lost or Stolen ATM/Debit Card	\$5.00
Rush ATM/Debit Card or PIN ⁸	\$50.00 per item
Visa International Multiple-Currency Transaction ⁹	1.0% of each transaction in U.S. dollars
Visa International Single-Currency Transaction ¹⁰	1.0% of each transactions in U.S. dollars

VISA® CREDIT CARD

Rush Visa Card ¹¹	\$25.00
Cash Advance.....	2% of the amount of each cash advance
Late Fee.....	\$10.00
Visa International Multiple-Currency Transaction ¹²	1.0% of each transaction in U.S. dollars
Visa International Single-Currency Transaction ¹³	1.0% of each transactions in U.S. dollars

6 Fee is waived if vehicle is financed with the Credit Union.
7 New & Used Autos, Motorcycles, RV's, Motorhomes, Boats, Closed End Signature and Vacation loans.
8, 11 For 2-day rush delivery
9, 12 Transactions made in foreign currency
10, 13 Transactions made in foreign currency, billed in U.S. dollars